90DAY WARRANTY

PHANTOM INSPECTIONS



This policy is provided free of charge by your home inspector as a part of your full home inspection.

90DAY WARRANTY

Mechanical Coverage Summary:
Plumbing: Water lines, faucets, water heaters, drain lines, gas lines. Electrical: Main service panel, secondary service panel, and wiring. Appliances: Kitchen Appliances including and limited to oven, range, dishwasher, built-in microwave, trash compactor, and garbage disposal. Heating/Air: Furnace, Air Conditioner, and Thermostats.

Structural Coverage Summary:
Poured Concrete & Block wall foundations. Floor joists, bottom & top plates, and wall members. Roof leak repair (does not include replacement of bad shingles), load bearing walls, attached garage doors.

Coverage Terms:
This service contract covers only those items specifically listed above and excludes all others. This contract covers parts and labor for repairs only and does not cover consequential or secondary damages. This contract only covers those items that were confirmed to be in good working order, in the full home inspection report, at time of inspection or if the original failure was repaired by a licensed contractor (with proof of repair) for a different failure. This contract does not cover maintenance issues, water damage, cosmetic repairs, or items that are inaccessible without the removal of drywall, concrete, or any other permanently installed covering. This is not a maintenance contract. This contract does not cover plumbing stoppages, regardless of reason. This contract does not cover well or septic systems or any related components. ISG is not responsible for upgrading failed systems to meet current codes or local ordinances. This contract does not cover chimneys, fireplaces, or brick failures of any kind. This contract covers cracks in poured concrete and block wall foundations but does not cover scaling concrete on walls or floors. Roof coverage is limited to repairs of leaks only. This contract does not cover pest damage, including any and all wood destroying insects and pests. All mechanical coverage is limited to those items within the home's foundation and limited to an aggregate maximum of $500. All structural coverage is limited to issues within the home's foundations and is limited to an aggregate maximum of $2000. ISG is not an insurer. Any damage caused by any peril is not covered by this contract, which includes but is not limited to; war, riot, civil commotion, earthquake, hurricane, hail, and any and all acts of god, or any other outside cause or neglect. All claims on this policy shall be made by the buyer of record only after they have taken possession of the home. ISG reserves the right to have its own contractor review any diagnosis, estimate, and bid on any project covered under this agreement. ISG shall choose the acceptable estimate in its sole discretion for coverage. This warranty and all related disputes shall be interpreted and enforced in accordance with the laws of Hamilton County in the State of Indiana without reference to, and regardless of, any applicable choice or conflicts of laws principles. All claims must be received within 90 days of the inspection or within 22 days of closing, whichever comes later. The coverage under this policy shall come after any and all other warranties in place.

Claim Procedures: Written notification of a claim must be received by ISG prior to the expiration of the policy (which is defined as noon, the 91st day after the inspection is completed). Here is how to submit your claim:

1. Go to www.SubmitYourClaim.net and click the "Create Account" tab and create your online account.
2. Once you are logged into your account, click the "New Claim" button and submit your claim with all the required info. An itemized repair estimate for each claim that has a breakdown of parts/labor, diagnosis of failure, as well as a specific cause of the failure in writing from a licensed contractor and their contact information. ISG reserves the right to request up to two (2) additional estimates or further documentation.
3. A copy of your full home inspection report.

Claims will be processed when all the required information is submitted. You will see the status of your claim in your account once the claim has been submitted. Please allow up to 3 business days to process your request.

Inspector Services Group (ISG)
833-521-7901
www.SubmitYourClaim.net